

Information to identify the case:

Debtor 1 Jerry L. Owen
First Name Middle Name Last Name
Debtor 2 Stacey Marie Owen
First Name Middle Name Last Name
United States Bankruptcy Court District of Utah
Case number: 18-24577 WTT

Social Security number or ITIN xxx-xx-8267
EIN -----
Social Security number or ITIN xxx-xx-0337
EIN -----

Date case filed for chapter 13: 6/20/18

Official Form 309I (12/17)

Notice of Chapter 13 Bankruptcy Case

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jerry L. Owen	Stacey Marie Owen
2. All other names used in the last 8 years		fka Stacey Turpin
3. Address	1294 West Indian Hills Drive #20 Saint George, UT 84770	1294 West Indian Hills Drive #20 Saint George, UT 84770
4. Debtor's attorney Name and address	Jeremy R. McCullough Jeremy R. McCullough, P.C. 387 West Tabernacle Street St. George, UT 84770	Contact phone (435) 627-1260 Email: jmccloughlaw@gmail.com
5. Bankruptcy trustee Name and address	Lon Jenkins Jr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884 Email: utahtrusteeemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

7. Meeting of creditors	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: Aug. 3, 2018 at 9:00 AM
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/2/18 Filing deadline: 8/29/18 Filing deadline: 12/17/18
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan and confirmation hearing on docket	The debtor has filed a plan. The hearing on confirmation will be held on: 9/6/18 at 10:30 AM Location: 5th District Court, State of Utah, 206 West Tabernacle, Courtroom 2B, St. George, UT 84770	
Objections to Confirmation	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Jerry L. Owen
Stacey Marie Owen
Debtors

Case No. 18-24577-WTT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-4

User: jtt
Form ID: 309I

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Total Noticed: 35

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db/jdb +Jerry L. Owen, Stacey Marie Owen, 1294 West Indian Hills Drive #20,
Saint George, UT 84770-1902
11019634 American Family Insurance, PO Box 9462, Minneapolis, MN 55440-9462
11019635 +American Management Service, Po Box 910431, St George, UT 84791-0431
11019636 +Boulevard Home Furnishings, 390 North Mall Drive, Saint George, UT 84790-7346
11019638 +CBE Group, The CBE Group, Inc., Po Box 900, Waterloo, IA 50704-0900
11019642 +Cso Financial Inc, Po Box 1666, Roseburg, OR 97470-0409
11019644 Dixie Regional Medical Center, Remittance Processing, PO Box 410400,
Salt Lake City, UT 84141-0400
11019645 INTERMOUNTAIN HEALTH CARE, PO Box 27808, Salt Lake City, UT 84127-0808
11019646 Intermountain Home Care, PO Box 30180, Salt Lake City, UT 84130-0180
11019648 +Jean Ann Turpin, 9 East 520 South, Ivins, UT 84738-6235
11019650 +Kay Jewelers, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
11019651 +Knight Adjustment Bureau, 5525 South 900 East, Suite 215, Salt Lake City, UT 84117-3500
11019653 Merchants & Medical Credit Corp. Inc, 6324 Taylor Drive, Flint, MI 48507-4685
11019658 +Noyles Law Firm, 315 South 500 East Ste 102, American Fork, UT 84003-3840
11019659 +QCS, PO Box 4699, Petaluma, CA 94955-4699
11019660 #+Red Rock Financial, 1397 West Sunset Blvd, Saint George, UT 84770-4212
11019662 +St. George Radiology, P.O. Box 532, Orem, UT 84059-0532

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: jmccullough@gmail.com Jul 12 2018 02:35:43 Jeremy R. McCullough,

Jeremy R. McCullough, P.C., 387 West Tabernacle Street, St. George, UT 84770

tr +E-mail/Text: bnc@ch13ut.org Jul 12 2018 02:37:53 Lon Jenkins tr, 405 South Main Street,
Suite 600, Salt Lake City, UT 84111-3408

11019639 +E-mail/Text: bankruptcynotices@cbcompanies.com Jul 12 2018 02:37:11 CBE Group,
1309 Technology Pkwy, Cedar Falls, IA 50613-6976

11019637 +EDI: CAPITALONE.COM Jul 12 2018 05:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285

11019640 +EDI: WFNNB.COM Jul 12 2018 05:53:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125

11019641 +EDI: CCS.COM Jul 12 2018 05:53:00 Credit Collections Services, Attention: Bankruptcy,
725 Canton Street, Norwood, MA 02062-2679

11019643 +EDI: DCI.COM Jul 12 2018 05:53:00 Diversified Consultants, Inc.,
Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268

11019647 EDI: IRS.COM Jul 12 2018 05:53:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATIONS, PO Box 7346, Philadelphia, PA 19101-7346

11019649 +E-mail/Text: Bankruptcy@jmlaw.com Jul 12 2018 02:38:27 Johnson Mark LLC, PO Box 7811,
Sandy, UT 84091-7811

11019652 +EDI: CBSKOHLS.COM Jul 12 2018 05:53:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
Milwaukee, WI 53201-3120

11019656 E-mail/Text: jlothrop@macu.com Jul 12 2018 02:36:26 MOUNTAIN AMERICA CREDIT UNION,
735 South State #300, Salt Lake City, UT 84111-3821

11019654 EDI: MID8.COM Jul 12 2018 05:53:00 Midland Credit Management, Inc., PO Box 60578,
Los Angeles, CA 90060-0578

11019655 +E-mail/Text: jlothrop@macu.com Jul 12 2018 02:36:26 Mountain America Cre,
Attn: Bankruptcy, Po Box 9001, West Jordan, UT 84084-9001

11019657 +E-mail/Text: wendy@mountainlandcollections.com Jul 12 2018 02:37:32
Mountain Land Collections, Inc., Attn: Bankruptcy, Po Box 1280,
American Fork, UT 84003-6280

11025640 +EDI: SECFIN.COM Jul 12 2018 05:53:00 SFC Central Bankruptcy, PO Box 1893,
Spartanburg, SC 29304-1893

11019661 +EDI: SECFIN.COM Jul 12 2018 05:53:00 Security Finance, Centralized Bankruptcy,
Po Box 1893, Spartanburg, SC 29304-1893

11019663 EDI: UTAHTAXCOMM.COM Jul 12 2018 05:53:00 UTAH STATE TAX COMMISSION,
Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340

11019664 EDI: WFFC.COM Jul 12 2018 05:53:00 Wells Fargo Bank, PO Box 5058,
Portland, OR 97208-5058

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 1088-4

User: jtt
Form ID: 309I

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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2018 at the address(es) listed below:

Jeremy R. McCullough on behalf of Joint Debtor Stacey Marie Owen jmcculloughlaw@gmail.com,
legalassistant@jmcculloughlaw.com/r65185@notify.bestcase.com
Jeremy R. McCullough on behalf of Debtor Jerry L. Owen jmcculloughlaw@gmail.com,
legalassistant@jmcculloughlaw.com/r65185@notify.bestcase.com
Lon Jenkins tr ecfmail@ch13ut.org, lneebling@ch13ut.org
United States Trustee USTPRRegion19.SK.ECF@usdoj.gov

TOTAL: 4